

AMENDMENT OF THE CLAIMS

1. (Currently Amended) A method of ~~limiting the risk of default by renters and enabling housing for a greater number of people, where a lease guarantor warrants a landlord against default, said method comprising:~~

a. providing qualifying the risk of default by a potential renter a chance to rent a desired residential space against at least one lease warranty criteria including:

- i. qualifying the renter against a background check;
- ii. qualifying the renter against a credit check;
- iii. qualifying the renter against an employment check;

b. calculating the cost of a warranted lease of the space agreement for the potential renter and ~~all subsequent potential renters~~, utilizing a computer program stored on a computer readable media implemented by a computer;

c. generating a list of landlords seeking to enter into a warranted lease agreement, said potential renter utilizing the list to select the desired residential space;

d. warranting a the landlord with a warranty by the lease guarantor against default by the renter, whereby the landlord offers the warranted lease agreement to the renter; and

e. entering into the warranted lease upon acceptance of the agreement by the landlord and the renter.

2. (Previously Presented) The method of claim 1 wherein the background check includes checking the renter's background for a felony and the credit check includes checking the renter's credit for a past due utility bill.

Claims 3 -5 are canceled.

6. (Previously Presented) The method of claim 1 wherein the renter is qualified against the at least one lease warranty criteria, regardless of: judgment for non-payment of rent, bankruptcy, automobile repossession, unpaid medical bills, unpaid student loans and lack of credit.

Claims 7 - 15 are canceled

16. (Previously Presented) The method of claim 1, wherein an ejectment conviction is required before the renter is in default.

17. (Original) The method of claim 16 further including the step of the potential renter completing a guarantor's application on an Internet web-site to qualify the renter against the lease warranty criteria.

18. (Currently Amended) The method of claim 1 further including the step of providing the list of landlords in the form of a database of landlords who would accept a warranty by the guarantor.

19. (Currently Amended) The method of claim 18 further including the step of notifying the landlords in the database, via the Internet, of a potential renters qualified by the guarantor.

20. (Canceled)

21. (Currently Amended) A method of limiting the risk of default by renters and enabling housing for a greater number of people, where a lease guarantor warrants a landlord against default, said method comprising:

a. providing qualifying the risk of default by a potential renter a chance to rent a desired residential space against at least one lease warranty criteria including:

- i. qualifying the renter against a background check;
- ii. qualifying the renter against a credit check;
- iii. qualifying the renter against an employment check;

b. calculating the cost of a lease warranty of the space for the potential renter and ~~all subsequent potential renters~~, utilizing a computer program stored on a computer readable media implemented by a computer;

c. generating a list of landlords seeking to enter into a warranted lease agreement, said potential renter utilizing the list to select the desired residential space;

- d e. offering a warranted lease agreement to the renter;
- e d. selling the lease warranty to the landlord leasing the space when the renter enters into the warranted lease agreement; and
- f e. warranting the landlord against default by the renter.

22. (Currently Amended) A method of ~~limiting the risk of default by renters and enabling housing for a greater number of people, where a lease guarantor warrants a landlord against default, said method comprising:~~

- a. providing qualifying the risk of default by a potential renter a chance to rent a desired residential space against at least one lease warranty criteria including:
  - i. qualifying the renter against a background check;
  - ii. qualifying the renter against a credit check;
  - iii. qualifying the renter against an employment check;
- b. calculating the cost of a lease warranty of the space for the potential renter and all ~~subsequent potential renters~~; utilizing a computer program stored on a computer readable media implemented by a computer;
- c. generating a list of landlords seeking to enter into a warranted lease, said potential renter utilizing the list to select the desired residential space;
- d e. offering a the lease warranty to the renter; and
- e d. selling the lease warranty to the renter when the renter enters into a lease with a the landlord; wherein the warranty warrants the landlord against default by the renter.